AMENDMENTS TO THE CLAIMS

The listing of claims will replace all prior versions and listings of claims in the application. Applicant has canceled Claims 1-17 and added new Claims 18-41 as below.

1-17.   (Canceled)

18.   (New) A method of processing involving a gift certificate by a financial institution, the method comprising:

receiving a request for approval of using a gift certificate in connection with a credit card account, wherein the gift certificate has been issued by a gift certificate issuer and having a monetary value;

subsequent to receiving, creating a gift certificate use limit in an amount of the monetary value within the credit card account;

approving a plurality of transactions using at least one credit card associated with the credit card account, the plurality of transactions totaling a total transaction amount; and

subsequent to approving, computing a total charge amount for charging to an owner of the credit card account for the plurality of transactions, wherein in computing, the monetary value is used so as to make the total charge amount smaller than the total transaction amount.

19.   (New) The method of Claim 18, wherein the monetary value is used to make the total charge amount smaller than the total transaction amount without regard to whether at leats part of the plurality of transactions has been made with the gift certificate issuer or merchants affiliated with the gift certificate issuer.

20.   (New) The method of Claim 18, wherein in computing the monetary value is used up first.

21.   (New) The method of Claim 18, wherein the total charge amount for the plurality of transactions is the total transaction amount less the monetary value in case the total transaction amount is greater than the monetary value.

22.   (New) The method of Claim 21, further comprising:

subsequent to computing, resetting the gift certificate use limit to zero.

23.   (New) The method of Claim 18, wherein the total charge amount for the plurality of transactions is zero in case the total transaction amount is smaller than the monetary value.

24.   (New) The method of Claim 23, further comprising:

subsequent to computing, updating the gift certificate use limit to a residual amount that is the monetary value less the total transaction amount.

25.   (New) The method of Claim 18, further comprising:

receiving a request for funding of the residual amount; and

funding the residual amount to the owner.

26.   (New) The method of Claim 18, further computing:

generating a credit card account statement, which charges to the owner the total charge amount for the plurality of transactions and informs the owner that the total charge amount is smaller than the total transaction amount with use of the monetary value from the gift certificate.

27.   (New) The method of Claim 18, wherein the credit card account has a predetermined credit limit, wherein approving the plurality of transactions results in that the total transaction amount exceeds the predetermined credit limit while the total transaction amount is equal to or smaller than the sum of the predetermined credit limit and the monetary value.

28.   (New) The method of Claim 27, wherein the predetermined credit limit is equal to or higher than zero.

29.   (New) The method of Claim 18, wherein the plurality of transactions comprises a first transaction in a first amount, wherein the method further comprises:

sending, to a point of the first transaction, information indicating that the first amount is covered by the gift certificate use limit so as to include the information on a first receipt of the first transaction.

30.   (New) The method of Claim 18, wherein the request comprises information identifying the gift certificate, wherein the method further comprises verifying that the gift certificate is valid.

31.   (New) The method of Claim 30, wherein verifying comprises communicating with a gift certificate database outside the financial institute.

32. (New) A method of processing involving a gift certificate by a financial institution, the method comprising:

receiving information identifying a credit or bank card account, wherein the account is associated with at least one card for use in paying for purchase transactions;

receiving a request for approval of using a gift certificate in connection with the account, wherein the gift certificate has been issued by a gift certificate issuer and having a monetary value; and

upon approval of the request, registering the gift certificate for use in connection with the account such that the monetary value of the gift certificate is made available for paying transactions using the at least one card without regard to whether at least part of the transactions is made with the gift certificate issuer or merchants affiliated with the gift certificate issuer.

33. (New) The method of Claim 32, further comprising:

receiving a request for approval of a first transaction using the card;

approving the first transaction; and

using at least part of the monetary value to pay for at least part of the transaction.

34. (New) The method of Claim 32, wherein registering comprises creating a gift certificate use limit in an amount of the monetary value in the account, wherein the method further comprises:

approving a first transaction using the card in a first transaction amount; and

subsequent to approving, updating the gift certificate use limit to an amount smaller than the monetary value.

35. (New) The method of Claim 32, wherein the account comprises a gift certificate use limit, wherein registering comprises adding the monetary value to an existing amount of the gift certificate use limit so as to update the gift certificate use limit, wherein the method further comprises:

approving a first transaction using the card in a first transaction amount; and

subsequent to approving, further updating the gift certificate use limit to a smaller amount.

36.   (New) The method of Claim 35, wherein the account has a predetermined credit limit, wherein approving the first transaction results in that an accumulated total transaction amount thus far including the first transaction amount exceeds the predetermined credit limit while the accumulated total transaction amount is equal to or smaller than the sum of the predetermined credit limit and the monetary value. .

37.   (New) A method of processing involving a gift certificate by a financial institution, the method comprising:

    receiving a request for approval of using a gift certificate in connection with a bank account having an associated card for use to pay for transactions using money balance remaining in the bank account, the gift certificate having a monetary value;

    subsequent to receiving, creating a gift certificate use limit in an amount of the monetary value within the bank account;

    approving a transaction using the associated card in a transaction amount; and

    subsequent to approving, using at least part of the gift certificate use limit to pay for the transaction amount and updating the gift certificate use limit.

38.   (New) The method of Claim 37, wherein the at least part of the gift certificate use limit is used without regard to whether the transaction is made with an issuer of the gift certificate or a merchant affiliated with the issuer.

39.   (New) The method of Claim 37, further comprising:

    in case the transaction amount is greater than the monetary value, resetting the gift certificate use limit to zero; and

    in case the transaction amount is smaller than the monetary value, updating the gift certificate use limit to an amount that is the monetary value less the total transaction amount.

40.   (New) The method of Claim 37, further comprises:

    sending, to a point of the first transaction, information indicating that the transaction amount is covered by the gift certificate use limit so as to include the information on a receipt of the transaction.

41.   (New) The method of Claim 18, further comprising:

subsequent to using at least part of the gift certificate use limit, funding a residual amount of the gift certificate use limit upon request from an owner of the bank account.